

**FNB UNITED CORP.**

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 1133473	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$1,654	\$1,467	-11.3%		
Loans	\$848	\$877	3.3%		
Construction & development	\$87	\$55	-37.0%		
Closed-end 1-4 family residential	\$228	\$338	48.1%		
Home equity	\$139	\$125	-10.3%		
Credit card	\$0	\$0			
Other consumer	\$4	\$7	62.5%		
Commercial & Industrial	\$50	\$45	-10.2%		
Commercial real estate	\$257	\$233	-9.4%		
Unused commitments	\$209	\$156	-25.4%		
Securitization outstanding principal	\$2	\$0	-100.0%		
Mortgage-backed securities (GSE and private issue)	\$225	\$311	38.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$18	\$46	161.5%		
Cash & balances due	\$410	\$110	-73.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$47			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$48			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,530	\$1,373	-10.2%		
Deposits	\$1,443	\$1,294	-10.4%		
Total other borrowings	\$67	\$67	-0.3%		
FHLB advances	\$58	\$58	-0.1%		
Equity					
Equity capital at quarter end	\$124	\$94	-24.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$235	\$7	NA		
Performance Ratios					
Tier 1 leverage ratio	7.4%	6.2%	--		
Tier 1 risk based capital ratio	13.2%	10.1%	--		
Total risk based capital ratio	14.5%	11.4%	--		
Return on equity <sup>1</sup>	-499.8%	-25.2%	--		
Return on assets <sup>1</sup>	-7.9%	-1.6%	--		
Net interest margin <sup>1</sup>	2.1%	2.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	37.0%	29.6%	--		
Loss provision to net charge-offs (qtr)	57.3%	25.6%	--		
Net charge-offs to average loans and leases <sup>1</sup>	5.1%	2.2%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	39.2%	26.1%	7.1%	4.1%	--
Closed-end 1-4 family residential	10.9%	4.8%	1.1%	0.3%	--
Home equity	1.5%	1.3%	0.2%	0.5%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	6.2%	0.0%	0.6%	1.2%	--
Commercial & Industrial	9.5%	6.1%	0.7%	2.3%	--
Commercial real estate	13.7%	16.5%	0.2%	0.7%	--
Total loans	12.5%	9.0%	1.4%	0.8%	--